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Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application.

1 (currently amended). A method for providing server-based purchasing management system utilizing payment cards and dynamic approval parameters, comprising:

receiving at one or more server systems within a purchasing management system for an entity a plurality of electronic purchase requests from requestor systems within the entity;

evaluating the plurality of purchase requests with respect to the entity's purchase policies to provide approval processing utilizing one or more server systems;

generating a plurality of sets of approval parameters based upon the approval processing utilizing the one or more server systems, each set of approval parameters being associated with an approved purchase request; and

dynamically storing within the one or more server systems each set of approval parameters with respect to at least one payment card so that purchases using payment cards may be processed by a payment processing system in view of approval parameters associated with those payment cards apart from any processing by vendor and card network systems.

2 (currently amended). The method of claim 1, further comprising providing access through a network to a plurality of customizable purchasing management rules residing on the one or more server systems, receiving through the network the plurality of purchase requests and applying the purchasing management rules to the purchase requests to help generate the approval parameters for approved purchase requests.

3 (original). The method of claim 2, further comprising notifying an approver of a purchase request, if some action is required from the approver for the purchase request to be approved, and allowing the approver to take the required action through a network accessible approval mechanism.

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4 (original). The method of claim 3, further comprising allowing the approver to identify, at least in part, the approval parameters for the approved purchase request.

5 (original). The method of claim 1, wherein the purchase requests comprise requests for purchases of products or services from network enabled markets.

6 (original). The method of claim 1, wherein the purchase requests comprise requests for purchases of products or services from non-network enabled markets.

7 (previously presented). The method of claim 1, wherein the payment cards comprise credit cards.

8 (previously presented). The method of claim 1, further comprising utilizing the payment cards as requestor specific identifiers and wherein the purchase requests include an indication of the payment card of the requestor.

9 (original). The method of claim 2, wherein the network comprises the Internet.

10 (currently amended). A method for providing server-based purchasing management services to customer entities through a network, comprising:

providing access through a network to a plurality of customizable purchasing management rules residing on one or more server systems, the purchasing management rules providing approval requirements for purchases requested by requestors associated with a customer entity;

receiving through the network a purchase request from a requestor;

applying the purchasing management rules to the purchase request;

notifying an approver of the purchase request, if the purchasing management rules require action by the approver for the purchase request to be approved;

allowing for the approver to take approval action through a network accessible approval mechanism; and

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generating a set of approval parameters for an approved purchase request and dynamically associating the set of approval parameters with a payment card within the one or more server systems and apart from any vendor and card network systems.

11-12 (canceled).

13 (previously presented). The method of claim 10, further comprising communicating the set of approval parameters to a payment processing system for storage and use in payment processing with respect to a vendor transaction.

14 (original). The method of claim 13, wherein the approval parameters comprise an identity of a vendor for a requested product or service and a maximum cost amount for the product or service.

15 (previously presented). The method of claim 10, wherein the payment card comprises a credit card.

16 (previously presented). The method of claim 15, further comprising providing a plurality of payment cards to a plurality of requestors within an entity so that each request may utilize the payment card in making purchase requests and in executing approved purchase requests.

17 (original). The method of claim 10, wherein the receiving step comprises receiving a purchase request from a network enabled market, the network enabled market allowing the requestor to identify and select for purchase products or services through the network.

18 (previously presented). The method of claim 17, further comprising allowing the approver to determine one or more approval parameters associated with an approved purchase request from the network enabled market.

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19 (original). The method of claim 10, wherein the receiving step comprises receiving a purchase request from a market that is not network enabled, the purchase request identifying one or more details concerning a need that the purchase request will address.

20 (previously presented). The method of claim 19, further comprising allowing the approver to determine one or more approval parameters associated with an approved purchase request from the non-network enabled market.

21 (original). The method of claim 10 wherein the network comprises the Internet.

22 (currently amended). A server-based purchasing management system utilizing payment cards to provide control over purchases of an entity, comprising:

one or more server systems configured to provide a purchasing management system for an entity, to receive a plurality of electronic purchase requests from a plurality of requestors systems within an entity, to conduct approval processing of these purchase requests according to purchasing policies of the entity, and to generate a plurality of sets of approval parameters associated with the plurality of purchase requests based upon the approval processing; and

a plurality of payment cards, at least one dynamic payment card being associated with each set of approval parameters, the payment cards allowing purchases made using a payment card to be correlated with an appropriate set of approval parameters;

wherein the one or more server systems are further configured to cause each set of approval parameters to be stored within the one or more server systems with respect to at least one payment card so that purchases made using a payment card may be processed by a payment processing system in view of approval parameters associated with that payment card apart from any processing by vendor and card network systems.

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23 (previously presented). The purchasing management system of claim 22, wherein the one or more server systems are further configured to receive through a network the plurality of electronic purchase requests.

24 (previously presented). The purchasing management system of claim 22, wherein the one or more server systems are further configured to provide access through the network to a plurality of customizable purchasing management rules residing on the server systems and to apply the purchasing management rules to the purchase requests.

25 (previously presented). The purchasing management system of claim 22, further comprising one or more payment processing systems configured to store the plurality of sets of approval parameters and the associated dynamic payment cards, to receive details of a purchase made using a dynamic payment card, to evaluate the purchase against an appropriate set of approval parameters for the purchase request associated with the purchase, and to approve the purchase if the purchase falls within the approval parameters.

26 (previously presented). The purchasing management system of claim 22 wherein the payment cards comprise credit cards.

27 (original). The purchasing management system of claim 22, wherein the purchase requests comprise requests for purchase of products or services from network enabled markets.

28 (original). The purchasing management system of claim 22, wherein the purchase requests comprise requests for purchase of products or services from non-network enabled markets.

29 (previously presented). The purchasing management system of claim 22, wherein the network comprises the Internet.

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30 (currently amended). A network accessible purchasing management system, comprising:

one or more server systems accessible through a network that are configured to provide access to a plurality of customizable purchasing management rules residing on the server systems;

a purchase request subsystem within the one or more server systems configured to receive purchase requests through a network;

an approval processing subsystem within the one or more server systems configured to apply the purchasing management rules to the purchase requests and to allow an approver to take approval action, if the purchasing management rules require action by the approver for the purchase request to be approved; and

a dynamic purchase processing subsystem within the one or more server systems configured to generate and store within the one or more server systems approval parameters for approved purchase requests and to dynamically associate a set of approval parameters for each purchase request with a payment card to be utilized for purchase of the product or service identified in the purchase request apart from any processing by vendor and card network systems.

31 (canceled).

32 (previously presented). The network accessible purchasing management system of claim 30, further comprising one or more payment processing systems configured to store a plurality of sets of approval parameters and associated payment cards, to receive details of a purchase made using a payment card, to evaluate the purchase against an appropriate set of approval parameters for the purchase request associated with the purchase, and to allow the purchase if the purchase falls within the approval parameters.

33 (previously presented). The network accessible purchasing management system of claim 30, wherein the payment cards comprise credit cards.

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34 (original). The network accessible purchasing management system of claim 33, wherein the approval parameters comprise an identity of a vendor for a requested product or service and a maximum cost amount for the product or service.

35 (original). The network accessible purchasing management system of claim 30, wherein the network comprises the Internet.